

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: KUSAY, LOUIS, JR.	§	Case No. 09-21292
KUSAY, ANN MARIE	§	
	§	
Debtor(s) HORTON, ANN MARIE	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MICHAEL G. BERLAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn
Chicago, IL

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 9 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15AM on 12/16/2011 in Courtroom 201, United States Courthouse, Will County Court Annex Building
57 N. Ottawa Street, Suite 201
Joliet, IL .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: KUSAY, LOUIS, JR. § Case No. 09-21292
KUSAY, ANN MARIE §
Debtor(s) HORTON, ANN MARIE §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 162,010.32
and approved disbursements of \$ 144,761.17
leaving a balance on hand of ^L \$ 17,249.15

Balance on hand: \$ 17,249.15

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 17,249.15

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MICHAEL G. BERLAND	7,000.00	0.00	7,000.00

Total to be paid for chapter 7 administration expenses: \$ 7,000.00

Remaining balance: \$ 10,249.15

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 10,249.15

^L The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$16,455.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
12	Internal Revenue Service Centralized Insolvency Operations	16,455.00	0.00	10,248.87

Total to be paid for priority claims: \$ 10,248.87

Remaining balance: \$ 0.28

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 96,810.20 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	AMERICAN INFOSOURCE LP AS AGENT FOR TARGET	5,146.18	0.00	0.00
3	DISCOVER BANK, DFSS SERVICES LLC	996.77	0.00	0.00
5	Chase Bank USA, N.A.	1,535.65	0.00	0.00
6	Chase Bank USA, N.A.	367.78	0.00	0.00
7	PYOD LLC assignee of CITIBANK C/O RESURGENT CAPITAL SERVICE	24,185.79	0.00	0.00
8	PYOD LLC as assignee of Citibank c/o Resurgent Capital	31,537.63	0.00	0.00
9	PYOD LLC as assignee of Citibank c/o Resurgent Capital	5,988.59	0.00	0.00
10	Chase Bank USA, N.A c/o Creditors Bankruptcy Service	1,552.04	0.00	0.00
11	Fia Card Services, /Bank of America American infsource Agent	25,499.77	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00

Remaining balance: \$ 0.28

Date Mailed: 11/01/2011

By: /s/ Michael G. Berland
Trustee

MICHAEL G. BERLAND
1 NORTH LASALLE STREET
STE 1775
CHICAGO, IL 60602
(312) 855-1272

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.28

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.28

Prepared By: /s/MICHAEL G. BERLAND

Michael G Berland

MICHAEL G. BERLAND
1 NORTH LASALLE STREET
STE 1775
CHICAGO, IL 60602
(312) 855-1272

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Louis Kusay
 Ann Marie Kusay
 Debtors

Case No. 09-21292-BWB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: vrowe
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Nov 02, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2011.

db/jdb
 14035558 +Louis Kusay, Jr., Ann Marie Kusay, 300 Ashley Drive, New Lenox, IL 60451-1169
 14035559 +Affiliated Accep Crp, Attn: Customer Service, Po Box 790001, Sunrise Beach, MO 65079-9001
 14035560 +Allied Anesthesia Associates, PC, 185 Penny Ave, Dundee, IL 60118-1455
 14035561 +Americas Servicing Co, Attention: Bankruptcy, 1 Home Campus, Des Moines, IA 50328-0001
 14035562 +Bank Of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
 14035563 +Barclays Bank Delaware, Attn: Customer Support Department, Po Box 8833, Wilmington, DE 19899-8833
 14035564 +Beneficial/hfc, Pob 1547, Chesapeake, VA 23327-1547
 14035565 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank, Attn: C/O TSYs Debt Management, Po Box 5155, Norcross, GA 30091)
 14035566 +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
 14941409 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 15026373 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, Tx 75374-0933
 14035567 +Chase- BP, Attention: Bankruptcy Department, Po Box 100018, Kennesaw, GA 30156-9204
 14035568 +Citi, Pob 6241, Sioux Falls, SD 57117-6241
 14035569 +Citibank Usa, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
 14035572 +Emc Mortgage, Attention: Bankruptcy Clerk, Po Box 293150, Lewisville, TX 75029-3150
 14093259 ++FORD MOTOR CREDIT COMPANY, PO BOX 6275, DEARBORN MI 48121-6275
 (address filed with court: Ford Motor Credit Company LLC, P O Box 537901, Livonia MI 48153-9905)
 14035574 ++FORD MOTOR CREDIT COMPANY, PO BOX 6275, DEARBORN MI 48121-6275
 (address filed with court: Ford Motor Credit Corporation, National Bankruptcy Center, Po Box 537901, Livonia, MI 48153)
 14035573 +First Midwest Bank/na, 300 N Hunt Club Rd, Gurnee, IL 60031-2502
 14035575 Healthcare Recovery Specialists, LLC, PO Box 1219, Park Ridge, IL 60068-7219
 14035576 +Heartland Cardiovascular Center, LLC, 1300 Copperfield, Suite 3030, Joliet, IL 60432-2065
 14035577 +HomeStar Bank, 3 Diversatech, Manteno, IL 60950-9201
 14035578 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 21126, Philadelphia, PA 19114)
 14035580 +Mary Ellen Connolly, 17041 Mead, Lockport, IL 60441-4858
 14035581 +National City, Attention: Bankruptcy Department, 6750 Miller Rd, Brecksville, OH 44141-3262
 14035582 +Northcentral Bank, 126 E High St, Hennepin, IL 61327-9549
 14035583 +Robert and Barbara Wood, 13317 Oak Hills Parkway #1DR, Palos Heights, IL 60463-2782
 14035584 +Silver Cross Hospital, 1200 Maple Road, Joliet, IL 60432-1497
 14035585 +Southwest Cardiovascular, 39055 Treasury Center, Box 39055, Chicago, IL 60694-9000
 14035587 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, 5005 North River Blvd. NE, Cedar Rapids, IA 52411-6634)
 14035586 +Tnb-visa, Po Box 9475, Minneapolis, MN 55440-9475
 14035588 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: Us Bank/na Nd, Attn: Bankruptcy Dept, Po Box 5229, Cincinnati, OH 45201)
 14035589 +Victoria's Secret, Po Box 182273, Columbus, OH 43218-2273
 14035590 +Wf Fin Bank, Po Box 182273, Columbus, OH 43218-2273
 14035591 +World Savings & Loan, 4101 Wiseman Blvd, Attn: Bankruptcy, San Antonio, TX 78251-4201

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14895815 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 03 2011 02:24:23
 AMERICAN INFOSOURCE LP AS AGENT FOR, TARGET, PO Box 248866, Oklahoma City, OK 73124-8866
 14035561 +E-mail/Text: ALSBankruptcy@aurorabankfsb.com Nov 03 2011 01:49:15
 Attn: Bankruptcy Dept., Po Box 1706, Scottsbluff, NE 69363-1706
 14035570 +E-mail/Text: bankruptcy@commercebank.com Nov 03 2011 01:49:56
 Commerce Bk, Po Box 248, Kansas City, MO 64141-6248
 14912852 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 03 2011 02:25:23
 DISCOVER BANK, DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
 14035571 +E-mail/PDF: mrdiscen@discoverfinancial.com Nov 03 2011 02:25:23
 Discover Fin, Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
 15284640 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 03 2011 02:24:23
 Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809, Oklahoma City, OK 73124-8809
 14035579 +E-mail/PDF: cr-bankruptcy@kohls.com Nov 03 2011 02:25:53
 Kohls, Attn: Recovery, Po Box 3120, Milwaukee, WI 53201-3120
 14981362 +E-mail/Text: resurgentbknottifications@resurgent.com Nov 03 2011 01:48:26
 PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0752-1

User: vrowe
Form ID: pdf006

Page 2 of 2
Total Noticed: 42

Date Rcvd: Nov 02, 2011

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

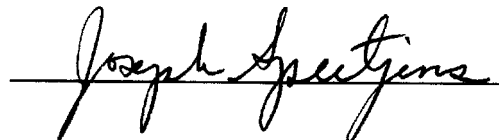
Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.